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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on		First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Oberlin	Middle name
Bring your picture	Last name	Last name
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 8554	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Tony	A. Oberlin	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last		Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		946 W 31st Pl Bsmt Number Street	Number Street
		Chicago Illinois 60608	
		Chicago Illinois 60608 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity Otate Zip Oode	Oity Otale Zip Oode
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Tony	Α.	Oberlin	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Cas	se .		
7.	The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>). Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about he cashier's check, or may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typically, if you oney order If your attorney is a card or check with a pre-print of in installments. If you choose our Filing Fee in Installments (Compared to the waived (You may request a required to, waive your fee, are that applies to your family soon, you must fill out the Application.	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> 8A). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to lir			o you want to stay in your residence? St You (Form 101A) and file it with

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De	ebtor 1 Tony First Name		A.		Oberlin	Case number (ii	f known)	
Do		Duoir			Last Name			
Pa	rt 3: Report About Any	DUSII	162262	Tou Own as a Sole	Proprietor			,
12.	Are you a sole proprietor of any full-	✓	No.	Go to Part 4.				
	or part-time business?		Yes.	Name and location o	f business			
	A sole proprietorship is a business you			Name of business, if a	any			
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				Number	Street			
	If you have more than one sole			City		State	Zip Code	
	proprietorship, use a separate sheet and			Check the appropri	ate box to desc	ribe your business:		
attach it to this Health Care Business (as defined in 11 U.S.C. § 101(27A))								
	petition.			Single Asset R	leal Estate (as d	lefined in 11 U.S.C. § 101	(51B))	
				Stockbroker (as defined in 11	I U.S.C. § 101(53A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6))								
None o			None of the al	of the above				
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	apprishee exist	ropriate t, state , follow No. No. Yes.	 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 				our most recent balance these documents do not the definition in the efinition in the Bankruptcy
14.	Do you own or have		No					
	any property that poses or is alleged to		No. Yes.	What is the hazard?				
	pose a threat of imminent and identifiable hazard to			If immediate attention is	needed, why is	it needed?		
	public health or safety? Or do you			Where is the property?				
own any property that needs immediate attention?					Number	Street		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State		Zip Code

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Debtor 1 Tony A. Oberlin Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Abo	ut Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You	must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a inpletion.	of f	ounseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
yo ak co fil Y ch fo	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	of f	ounseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	У		er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	f c r r	rom an approve obtain those sen nade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
		requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	r e u v	equirement, atta efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		If the court is satisfied with your reasons, you must sti receive a briefing within 30 days after you file. You must file a certificate from the approved agency, alor with a copy of the payment plan you developed, if ar If you do not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any If you do not do so, your case may be dismissed.		
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		am not require	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	[Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	[Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	a	bout credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.

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Debtor 1 Tony First Name	A. Middle Name	Oberlin Last Name	Case number (if known)	
	estions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business of No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	ly consumer debts? Contained primarily for a person ly business debts? Business debts? Business debts?	nal, family, or household siness debts are debts the operation of the bu	d purpose." hat you incurred to obtain asiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that			ty is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25,	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million [01-\$50 million [01-\$100 million [001-\$500 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	11		all of a to the Hard at	Control Control Control Control Control
For you	correct. If I have chosen to file under to of title 11, United States Codunder Chapter 7. If no attorney represents me a out this document, I have obt I request relief in accordance I understand making a false s connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341	Chapter 7, I am aware the lunderstand the relies and I did not pay or agrealined and read the notice with the chapter of title tatement, concealing processes can result in finest	nat I may proceed, if elight available under each of the to pay someone who be required by 11 U.S.C. 11, United States Code to perty, or obtaining most up to \$250,000, or imports.	e, specified in this petition. ney or property by fraud in prisonment for up to 20 years, or
	Signature of Debtor 1 Executed on10/14/20	17	Signature of Debte Executed on	tor 2
		DD / YYYY	_xecuted on _	MM / DD / YYYY

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Debtor 1 Tony	A.	Oberlin	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or 13	of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(b)	and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the inform	ation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Chad Mizelle		Date	10/14/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	,			
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago	Illino	ois	60603
	City	State	Э	Zip Code
	Contact phone		_ Email address	cmizelle@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Tony	A.	Oberlin				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,692.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,692.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$47,051.47
Your total liabilities	\$47,051.47
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,245.00
5. Schedule J: Your Expenses (Official Form 106J)	#1 005 00
	\$1,085.00

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Deb	tor 1 Tony	A.	Oberlin	Case number (if known)				
Part 4	First Name 4: Answer These Qu	Middle Name lestions for Administrat	Last Name ive and Statistical Recor	rds				
6. A	No. You have nothing t	cy under Chapters 7, 11, o		it this form to the court with your other so	hedules.			
7. w	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,245.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.							
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule	E/F:				
	From Part 4 on Schedule	e E/F, copy the following:	Total claim					
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00				
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for death or pe	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00				
	9d. Student loans. (Copy	line 6f.)		\$0.00				
	9e. Obligations arising our priority claims. (Copy line		or divorce that you did not repo	ort as \$0.00	_			
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	: informati	on to identify your o	.386.					
	monnau	on to identify your (
Debtor 1	To Fin	ny st Name	A. Middle N	Jamo	Oberlin Last Name			
Debtor 2	LII:	SE NAINE	wildale iv	vaille	Lastivanie			
(Spouse, if f	iling) Fir	st Name	Middle N	Name	Last Name			
United St	ates Bankı	ruptcy Court for the:	Northern		District of Illinois			
Case nun	nber				(State)			
(If known)								
Officia	al Forr	m 106A/B						Check if this is an amended filing
Sche	dule /	A/B: Prope	erty					12/1
category responsib write you	where you le for sup r name an	u think it fits best. plying correct info nd case number (if	Be as complete a rmation. If more s known). Answer e	nd ac pace very	asset only once. If an asset fits in more curate as possible. If two married peopl is needed, attach a separate sheet to the question. r Other Real Estate You Own or Ha	e are fi nis form	ling together, both a n. On the top of any	are equally
1. Do you	u own or I No. Go t		quitable interest	in an	y residence, building, land, or similar pro	perty?		
	Yes. Whe	ere is the property?						
				Wh	at is the property? Check all that apply.			claims or exemptions. Put ured claims on Schedule D:
1.1	Street ad	dress, if available, or	other description	브	Single-family home			aims Secured by Property.
				Н	Duplex or multi-unit building Condominium or cooperative	С	urrent value of the	Current value of the
				H	Manufactured or mobile home	eı	ntire property?	portion you own?
	Niversia	Otro at			Land	_		
	Number	Street			Investment property		escribe the nature o terest (such as fee s	
	City	State	Zip Code		Timeshare Other	th	ne entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property? Check	г	Check if this is co (see instructions)	ommunity property
					Debtor 1 only	_	_	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about thi perty identification number:	is item,	such as local	
If you	own or h	ave more than one,	list here:					
				Wh	at is the property? Check all that apply.			claims or exemptions. Put ured claims on Schedule D:
1.2	Street ad	dress, if available, or	other description	Ц	Single-family home			aims Secured by Property.
				Н	Duplex or multi-unit building Condominium or cooperative	С	urrent value of the	Current value of the
				H	Manufactured or mobile home	eı	ntire property?	portion you own?
				H	Land	_		-
	Number	Street		d	Investment property		escribe the nature of terest (such as fee s	
	City	State	Zip Code		Timeshare Other		ne entireties, or a life	
	o.i.j	State	p	Ш			Check if this is co	ommunity property
					o has an interest in the property? Check	_	(see instructions)	
				one	Debtor 1 only	L	J	
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
				Oth	er information you wish to add about thi	is item.	such as local	
					perty identification number:			

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Debtor 1	Tony First Name	A. Middle Name	Oberlin Last Name	_ Case numbe	r (if known)	
1.3	et address, if available, or ot	Г	What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	her	Check if this is co (see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	p rtion you own for a	other information you wish to add ab roperty identification number:			
	Describe Your Vehicle		in any vakialas suhakhar khay ara ra	wistował su wa	hat2 Include on webicles	
you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	vou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Nissan Sentra 1997	Who has an interest in the prope one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	120000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community pr		Current value of the entire property? \$1162.00	Current value of the portion you own? \$1162.00
3.2	Make Model: Year:	Cadillac Deville 1991	instructions) Who has an interest in the prope one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	93000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$2475.00	Current value of the portion you own? \$2475.00
			Check if this is community prinstructions)	roperty (see		

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btor 1		Α.				
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pr	operty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	tv property (see		
			instructions)	, property (cor		
3.4	Make		Who has an interest in the pr	operty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	ty property (see		
Exar	mples: Boats, trailers, motor No		er recreational vehicles, other vertical transfer of the recreation of the recreatio			
Exar	mples: Boats, trailers, motor			otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		ft, fishing vessels, snowmobiles, mo Who has an interest in the pr	otorcycle accessori	Do not deduct secured the amount of any secu	•
Exar	nples: Boats, trailers, motor No Yes Make Model:		t, fishing vessels, snowmobiles, mo Who has an interest in the pr one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		it, fishing vessels, snowmobiles, mo Who has an interest in the pr one. Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, mo Who has an interest in the pr one. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori coperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	otorcycle accessori coperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Forced claims on Schedule
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the pr	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F red claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	cotorcycle accessoric coperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of

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Oberlin Debtor 1 Tony Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed, table, chairs, sofa, other misc. furniture \$499.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV, stereo, other misc. consumer electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$305.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1054.00 for Part 3. Write that number here

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Debt	or 1 Tony First Name	A. Middle Name	Oberlin Last Name	Case number (if known)	
Part 4			2.51 (14.11.5		
Doy	you own or have an	y legal or equitable interest	in any of the followir	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha			on hand when you file your petition	04.00
	_			Cash:	\$1.00
17.		avings, or other financial accounts; stitutions. If you have multiple acc		nares in credit unions, brokerage houses, itution, list each.	
	Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with brokers	age firms, money market	accounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ted and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
	2.3				

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Deb.	tor 1 Iony	A.	Oberlin	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
		ents are those you cannot transfe	r to someone by signi	ng or delivering them.	
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
					-
					<u> </u>
21.	Retirement or pension		thrift savings accour	nts, or other pension or profit-sharing plans	
		1, Emor, Reagn, 40 (19, 400(8)	, tillit savings accoun	no, or other periodic or profit straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			
		Pension plan:	-		-
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			-
		Additional account:			
22	Security deposits and	nrenavments			-
	Your share of all unused	I deposits you have made so that	you may continue sei	rvice or use from a company	
		with landlords, prepaid rent, public	c utilities (electric, gas,	water), telecommunications	
	companies, or others		Institution name:		
	No		mstitution name.		
	Yes	Electric:			<u>-</u>
		Gas:			_
		Heating oil:			-
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or t	for a number of years)	•
	✓ No				
	Yes	Issuer name and description:			

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Debt	or 1 Tony	A.	Oberlin	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		education IRA, in an account 0(b)(1), 529A(b), and 529(b)(1).	in a qualified ABLE program, or under	r a qualified state tuition program.	
	✓ No ☐ Yes	stitution name and description.	. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
	_ _				
25.	- Tructe oquitab	lo or futuro intorocto in propo	erty (other than anything listed in line	1) and rights or nowers	
25.	exercisable for		erty (other than anything listed in line	r), and rights or powers	
	Yes. Describ	e			
26.			ets, and other intellectual property oceeds from royalties and licensing agreer	ments	
	No Yes. Describ		, , , ,		
27.		hises, and other general intaing permits, exclusive licenses, o	ngibles cooperative association holdings, liquor lic	censes, professional licenses	
	✓ No				
	Yes. Describ	e			
Mor	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owe				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owe ✓ No ☐ Yes. Give spo	d to you ecific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owe No Yes. Give spr about t you alre	d to you ecific information hem, including whether eady filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give speabout to you alread and the	d to you ecific information hem, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give spond about to you alrest and the Family support Examples: Past defined as the support and the	ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, c	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sprabout tyou alreand the Family support Examples: Past d	d to you ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, c	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sprabout tyou alreand the Family support Examples: Past d	ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sprabout tyou alreand the Family support Examples: Past d	d to you ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give sprabout tyou alreand the Family support Examples: Past d	d to you ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds owe ✓ No Yes. Give spreadout to you alread the support Examples: Past do ✓ No Yes. Give spreadout to you alread the support Examples: Past do ✓ No Yes. Give spreadout to you alread the support Examples: Past do	d to you ecific information hem, including whether eady filed the returns tax years	sal support, child support, maintenance, o	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the your aread the your and your a	d to you ecific information hem, including whether eady filed the returns tax years	yments, disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the your aread the your and your a	d to you ecific information hem, including whether eady filed the returns tax years ue or lump sum alimony, spous ecific information	yments, disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the yes. Give speak yes. Yes. Give speak yes. Give speak yes. Yes. Yes. Give speak yes. Yes. Yes. Give speak yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes. Y	d to you ecific information hem, including whether eady filed the returns tax years ue or lump sum alimony, spous ecific information someone owes you d wages, disability insurance pay Security benefits; unpaid loans	yments, disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Tony	Α.	Oberlin	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabilit		rings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	ince company	pany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary of property because someon No			cy, or are currently entitled to receive	
22	Yes. Describe	 rties, whether or not you ha	we filed a lawsuit or made	a domand for payment	
33.		ployment disputes, insurance		a demand for payment	
34.	Other contingent and u	nliquidated claims of every	nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Yes. Describe				
36.		all of your entries from Part		or pages you have attached	\$1.00
Part	5: Describe Any Bus	siness-Related Property	You Own or Have an I	nterest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable interest	in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			po D	urrent value of the ortion you own? o not deduct secured claims exemptions
38.		commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

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Deb	tor 1 Tony	Α.	Oberlin	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you t	ise in business, and tools of your	trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
40					
42.	Interests in partnersh	iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		Name of entity.	70 of ownership.	
	information about them				·
	шеш				
40	O	.		 , - -	
43.	Customer lists, mailing	lists, or other compilation	ons		
	✓ No				
	Yes. Do your lists in	nclude personally identifiab	le information (as defined in 11 U.S	3.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribo			
	les. Desc	11DE			·
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	$ldsymbol{ldsymbol{ldsymbol{eta}}}$				
	Yes. Give specific information				
	inomation				
					-
					_
			art 5, including any entries for pa		
lor Pa	art 5. Write that numbe	er nere			
Part	6: Describe Any Fa	arm- and Commercia	I Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have an	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	les. do to line 47.	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	№ No				
	Yes. Describe				
	L 100. 2000/ib0				

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Debt	or 1 Tony First Name	A. Middle Name	Oberlin Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	oment, implements, machinery, fix	tures, and tools of t	rade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
E 1	Any form and commo	rcial fishing-related property you d	lid not alvoody list		
51.	No	rciai iisiiing-reiated property you d	iid not aiready iist		
	Yes. Describe				
52. A	dd the dollar value of a	II of your entries from Part 6, includ	ding any entries for	pages you have attached	
for Pa ▶	art 6. Write that numbe	r here			
Part		perty You Own or Have an Interpreted perty of any kind you did not alread		Did Not List Above	
55.		s, country club membership	ay net:		
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write	that number here .		<u> </u>
Part 8	Eist the Totals of	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2			
56. r	oart 2 total vehicles, lin	ne 5	\$3637.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1054.00		
58. P	art 4: Total financial as	ssets, line 36	\$1.00		
59. F	Part 5: Total business-r	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property	. Add lines 56 through 61	\$4692.00	Copy personal property total ▶	+ \$4692.00
					\$4600.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$4692.00

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Fill in this information to identify your case:					
Debtor 1	Tony	A.	Oberlin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (If known)			(State)	_	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt						
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	'B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption				
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief description:	\$1,162.00	\$1,162.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Nissan Sentra, 1997		100% of fair market value, up to any	_				
	Line from Schedule A/B: 03		applicable statutory limit					
	Brief description:	\$2,475.00	6 1 222 00. 61 227 00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Cadillac Deville, 1991		\$1,230.00, \$1,237.00					
	Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit					
3.	✓ No	ry 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					
	No No							
	Yes							

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Debtor 1 Tony Oberlin Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$305.00 description: **✓** \$305.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$499.00 description: **✓** \$499.00 Bed, table, chairs, sofa, 100% of fair market value, up to any other misc. furniture applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$250.00 description: **✓** \$250.00 Cell phone, TV, stereo, 100% of fair market value, up to any other misc. consumer applicable statutory limit electronics Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$1.00 **✓** \$1.00 Cash on Hand 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

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				_		
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Tony	A.	Oberlin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	·					
Official	Form 106D			I		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is	-		e are filing together, both are equants of the entries, and attach it to t	•		
1. Do anv	creditors have claims s	ecured by your proper	tv?			
			with your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informatio	n below.	·			
Part 1: Lis	t All Secured Claims					
		or has more than one secu	red claim, list the creditor separately	Column A	Column B	Column C
for each		ditor has a particular claim,	list the other creditors in Part 2. As	Amount of claim Do not deduct the	Value of collateral	Unsecured portion

this claim

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Fill	n this infor	nation to identify your c	ase:			
Deb	otor 1	Tony	Α.	Oberlin		
		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
(-	,9,	i list ivalile	Wildle Name	Last Name		
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
Cas	e number			(State)		
(If kn						
Off	ficial F	orm 106E/F				Check if this is an amended filing
			11. 34/1			
50	neal	ile E/F: Gre	editors wno	Have Unsec	cured Claims	12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If n	Also list executory contracts or form 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	-		nsecured claims against y	ou?		
	✓ No. 0	Go to Part 2.				
	Yes.					
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounts, ding to the creditor's name. particular claim, list the othe	list that claim here and show be If you have more than two prior or creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debto	· ·	A.	Oberlin	Case number (if known)	
Part 2		Middle Name	Last Name		
	o any creditors have nonpriority ur				
J. [-	-	court with your other schedules.	
Ŀ	Yes.				
u If	nsecured claim, list the creditor separa	tely for each claim. For	each claim lis	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
					Total claim
4.1	Aaron's Inc d/b/a/ Aaron's Nonpriority Creditor's Name			Last 4 digits of account number	\$2,500.00
	8023 S Cicero			When was the debt incurred?n/a	
	Number Street			As of the date you file, the claim is: Check all that apply. Contingent	
				Unliquidated	
	Chicago Illinois City State	60652 Zip Code		Disputed	
	Who incurred the debt? Check one	•		Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		İ	Student loans	
	Debtor 2 only			Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only		'	divorce that you did not report as priority claims	
	At least one of the debtors and a	nother		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to	a community debt		Other. Specify Unsecured	
	Is the claim subject to offset? No				
	Yes				
4.2	AT&T				\$99.21
7.2	Nonpriority Creditor's Name			Last 4 digits of account number	Ψ39.21
	PO Box 105262 Number Street		-	When was the debt incurred?n/a	
				As of the date you file, the claim is: Check all that apply. Contingent	
				Unliquidated	
	Atlanta Georgia City State	30348 Zip Code		Disputed	
	Who incurred the debt? Check one	•		Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		1	Student loans	
	Debtor 2 only			Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only At least one of the debtors and a	un oth or		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	부			debts	
	Check if this claim relates to Is the claim subject to offset?	a community dept		Other. Specify Unsecured	
	No				
	Yes				
4.3	City of Chicago Department of Rever	nue		Last 4 digits of account number	\$13,000.00
	Nonpriority Creditor's Name 121 North LaSalle Street			When was the debt incurred? n/a	
	Number Street		-	As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Chicago Illinois	60602		Unliquidated	
	City State	Zip Code		Disputed	
	Who incurred the debt? Check one Debtor 1 only	9.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and a	nother	I	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to			debts	
	Is the claim subject to offset?			Other. Specify	
	✓ No				
Offic	Yes orm 106E/F	Schedule E/	F: Creditors	Who Have Unsecured Claims	page 2

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Oberlin Debtor 1 Tony Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CONVERGENT OUTSOURCING \$1,264.00 Last 4 digits of account number 0791 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 6/2017 Number As of the date you file, the claim is: Check all that apply. Contingent Houston Texas 77043 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes CONVERGENT OUTSOURCING \$759.00 Last 4 digits of account number 1692 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Texas 77043 Houston Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes 4.6 Illinois Bell Telephone Co \$154.25 Last 4 digits of account number Nonpriority Creditor's Name 225 W Randolph Street When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60606 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured

✓ No ☐ Yes

Is the claim subject to offset?

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Oberlin Debtor 1 Tony Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$910.00 2009 Last 4 digits of account number Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 When was the debt incurred? 5/2015 Number As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE Illinois 60068 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.8 MBB \$910.00 Last 4 digits of account number 2010 Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE Illinois 60068 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA MRI American 4.9 \$1,660.63 Last 4 digits of account number Nonpriority Creditor's Name 360 W Butterfield Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Elmhurst Illinois 60126 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured

✓ No ☐ Yes

Is the claim subject to offset?

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Oberlin Debtor 1 Tony Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PLS - Bankruptcy \$411.75 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 Jorie Blvd 2nd Floor As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60523 Oak Brook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Prairie Anesthesia LLC \$2,030.74 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 4602 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oakbrook Illinois 60522 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify ___ Is the claim subject to offset? **✓** No Yes Quantum3 Group LLC 4.12 \$22,443.89 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 788 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98083 Kirkland City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No

Yes

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Debtor		Α.	Oberlin	Case number (if known)	
	First Name	Middle Name	Last Name	ne	
Part 2:	Your NONPRIORITY	/ Unsecured Cla	ims - Continuation	n Page	
	After listing any entries	on this page, numl	per them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.13	TORRES CREDIT SRV Nonpriority Creditor's Nam 27 FAIRVIEW ST STE 301 Number Street	е		Last 4 digits of account number 6485 When was the debt incurred? 3/2017 As of the date you file, the claim is: Check all that apply.	\$908.00
	CARLISLE City Who incurred the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim r Is the claim subject to or No Yes	2 only otors and another elates to a commu	17015 Zip Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMMONWEALTH EDISON CO	

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Debtor 1 Tony A. Oberlin Case number (if known)
First Name Middle Name Last Name

First Nar	ne Middle Name Last Name				
Part 4: Add th	e Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
nom Fart i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$47,051.47		
	6j. Total. Add lines 6f through 6j.	6i.	\$47,051.47		

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Fill in this information to identify your case:									
Debtor 1	Tony	A.	Oberlin						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			(**************************************						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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				3	
Fill in this infor	mation to identify your c	ase:			4
Debtor 1	Tony	A.	Oberlin		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(Ctato)		
(1.11.011.1)					Check if this is ar
					amended filing
Official	Form 106H				
Schodul	e H: Your Cod	lehtore			12/15
Scriedur	e II. Toul Coc	ienioi 2			12/13
No. Yes 2. Within the Idaho, Lou No. Yes.	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3. Did your spouse, forme No	r spouse, or legal equiva	operty state or territo /ashington, and Wiscon alent live with you at th	r y? (<i>Commun</i> nsin.) ne time?	nity property states and territories include Arizona, California, the name and current address of that person.
_					
	Name of your spouse, f	ormer spouse, or legal equ	uivalent		
	Number Street				
	City	State	Zip	Code	
	•	-	•		ouse is filing with you. List the person shown in line 2 and the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

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Fill in this information to identify	your case:						
Debtor 1 Tony	Α.	Oberl	in				
First Name	Middle Name	Last N			Che	ck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	Jamo			An amended filing	
						A supplement showing post-petition	chapter 1
United States Bankruptcy Court for the:	Northern	_ District of II	linois State)			expenses as of the following date:	
Case number					<u> </u>	MM / DD / YYYY	
					'	VIIVI / DD / TTTT	
Official Form 106l							
Schedule I: Your In	come						12/1
information about your spouse. spouse. If more space is needed number (if known). Answer ever Part 1: Describe Employme	d, attach a separate she ry question.				-	_	
Fill in your employment information		Debtor '	1			Debtor 2	
information.	Employment status	✓ Emplo	oyed			Employed	
If you have more than one job, attach a separate page with			mployed			Not Employed	
information about additional employers.	Occupation	Self-empl	oyment			_	
Include part time, seasonal, or	Employer's name	<u> </u>				•	
self-employed work.	Employer's address						
Occupation may include student or homemaker, if it applies.		Number St	treet			Number Street	
						-	
		City		State Zip	Code	City State Zip C	Code
	How long employed there?						
Part 2: Give Details About	Monthly Income						
Estimate monthly income as of	the date you file this form	n If you have	nothing	to report for a	ny line w	rite \$0 in the space. Include your no	on-filing
spouse unless you are separated.	aato jou ino ano ion	, 500 11000		,	., io, vi	45 iii alo opaso. Iiloiddo yddi fic	iiii ig
If you or your non-filing spouse hav more space, attach a separate she		, combine the	informa	ition for all emp	loyers fo	r that person on the lines below. If yo	ou need
				For Debtor	ı	non-filing spouse	
List monthly gross wages, sal deductions.) If not paid monthly be.			2		\$0.00		
3. Estimate and list monthly ove	rtime pay.		3	+	\$0.00		
4. Calculate gross income. Add	line 2 + line 3.		4.		\$0.00		

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Debto	or 1Tony First Name		Oberlin ast Name		Case number (known)	(if		
	7	mado rano			For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	oy line 4 here		→ 4	•	\$0.00			
5. List	t all payroll ded							
5a.	Tax, Medicare	, and Social Security deductions	5	a.	\$0.00			
5b	. Mandatory co	ntributions for retirement plans	5	b.	\$0.00			
5c.	. Voluntary cont	ributions for retirement plans	5	c.	\$0.00			
5d	. Required repa	yments of retirement fund loans	5	d.	\$0.00			
5e.	Insurance		5	e.	\$0.00			
5f.	Domestic supp	ort obligations	5	f.	\$0.00			
5g.	. Union dues		5	g.	\$0.00			
5h.	. Other deduction	ons. Specify:	. 5	h. +	\$0.00 +			
6. Add +5h.	d the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	•	\$0.00			
7. Cal	culate total mo	onthly take-home pay. Subtract line 6 from line	4. 7	-	\$0.00			
8. List	t all other incon	ne regularly received:						
8a.	business, profe	om rental property and from operating a ession, or farm ent for each property and business showing						
		ordinary and necessary business expenses, and	8	a.	\$515.00			
8b.	. Interest and di	ividends	8	b.	\$0.00			
8c.	Family support dependent reg	t payments that you, a non-filing spouse, or a ularly receive	a					
		r, spousal support, child support, maintenance, ent, and property settlement.	8	C.	\$0.00			
8d	. Unemploymen	t compensation	8	d.	\$0.00			
8e.	Social Security	y	8	e.	\$730.00			
8f.	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8	f.	\$0.00			
8g.	. Pension or ret	irement income		g.	\$0.00			
8h.	. Other monthly	income. Specify:		h. +	\$0.00 +			
	-	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9	-	\$1,245.00			
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,245.00 +		=	\$1,245.00
In c frie	clude contributior ends or relatives.	gular contributions to the expenses that you ns from an unmarried partner, members of your language amounts already included in lines 2-10 or amou	household,	you	ır dependents, your roomma			
Sp	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in on the Summary of Schedules and Statistical Sun					12.	\$1,245.00 Combined
13. D c	No.	increase or decrease within the year after y	ou file this	s for	m?			monthly income
L	Yes. Explain:							

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Debtor 1Tony	A.	Obe	erlin		Case number (if				
First Name	Middle Name	Last	Name		known)				
Official Form 106I. Ad	ditional page.								
8a.Net income from rental property and from operating a business, profession, or farm									
8a.1 Business and Self Employ	ment - Delivery	Debtor 1	Debtor 2						
Gross receipts (before all dedu	ctions)	\$515.00							
Ordinary and necessary operate	ting expenses	-\$0.00							
Net monthly income from a bu	usiness, profession, or farm	\$515.00		Сору	\$515.00				

Official Form 106l Schedule I: Your Income page 3

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		Docu	ment Page 35 of 68	3	
Fill in this infor	mation to identify	your case:			
Debtor 1	Tony First Name	A. Middle Name	Oberlin Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	9
United States E	Bankruptcy Court fo	or the: Northern [District of Illinois (State)	A supplement sho expenses as of th	owing post-petition chapter 13 ne following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106	<u>6J</u>			
Schedul	e J: Your l	Expenses			12/15
information. If		s possible. If two married people and eded, attach another sheet to this on.			
Part 1: Des	cribe Your Hou	sehold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
	No Yes. Debtor 2 n	nust file Official Forms 106J-2, <i>Expen</i>	nses for Separate Household of Deb	tor 2.	
2. Do vou have	e dependents?	No			
Do not list D Debtor 2.	•	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	-	✓ No Yes			
Part 2: Estir	mate Your Ong	oing Monthly Expenses			
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
		non-cash government assistance in ded it on Schedule I: Your Income	-		Your expenses
	or the ground or lo	hip expenses for your residence. In t. 4.	clude first mortgage payments and		\$350.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Tony A. Oberlin Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$163.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$294.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$10.00
11. Medical and dental expenses	11.	\$10.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$128.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$55.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		** **
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Nombowns, C accordant of controllman adds	20e	\$0.00

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Debtor 1 Tony	A.	Oberlin	Case number (if known)						
First Name	Middle Name	Last Name							
21. Other. Specify:			21	\$0.00					
00 Oalandata									
22. Calculate your monthly e									
9	22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
	• • • • • • • • • • • • • • • • • • • •			\$1,085.00					
	. The result is your monthly exp	oenses.	22.						
23. Calculate your monthly n	et income.								
23a. Copy line 12 (your co	mbined monthly income) from	Schedule I.	23a	\$1,245.00					
23b. Copy your monthly ex	xpenses from line 22 above.		23b	\$1,085.00					
,	expenses from your monthly	ncome.		\$160.00					
The result is your mor	nthly net income.		230	·					
	ect to finish paying for your car rease or decrease because of a								

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Fill in this information to identify your case:						
Debtor 1	Tony	A.	Oberlin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(,			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
	•							
X	/s/ Tony Oberlin	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 10/14/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in this in	nformation to identify your	case:					
Debtor 1	Tony	A.	Oberlin		_		
Debtor 2	First Name	Middle N	lame Last Nan	16			
(Spouse, if filing	- I not Hamo	Middle N	lame Last Nam	ie	_		
United State	es Bankruptcy Court for the	: Northern	District of Illing (Sta		_		
Case numb (If known)	er				_		
Officia	al Form 107						Check if this is a amended filing
		al Affaira f		Cilina fa	n Banku	unto.	04/4
	nent of Financi						04/1
information	n. If more space is need	led, attach a sepa					
	known). Answer every	•					
Part 1: G	ive Details About You	r Marital Status	and Where You Lived	Before			
1. What	is your current marital s	tatus?					
	Married						
✓ 1	Not married						
2. Durin	ng the last 3 years, have	ou lived anywhere	other than where you li	ve now?			
	No						
✓ /	Yes. List all of the places	you lived in the last	3 years. Do not include	where you live	now.		
ı	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same	as Debtor 1		Same as Debtor 1
	944 W 31st Pl			Ц			
_	Number Street		From	Number St	reet		From
-			То	-			To
_	Chicago Illinois City State	60608 Zip Code		City	State	Zip Code	
				Same	as Debtor 1		Same as Debtor 1
ļ .	Number Street		From	Number St	reet		From
_			То				То
-	City State	Zip Code		City	State	Zip Code	
_		•					
	the last 8 years, did you ritories include Arizona, Cal						
✓ No							
Y∈	es. Make sure you fill out	Schedule H: Your (Codebtors (Official Form	106H).			

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Oberlin

Debtor		Oberlin		number (if known)	
	First Name Middle	e Name Last Nam	е		
Part 2:	Explain the Sources of Your Inc	come			
Fill	d you have any income from employm in the total amount of income you receitivities. If you are filing a joint case and you not	ved from all jobs and all busin	esses, including part-time		ars?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until he date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
Inc put filin	I you receive any other income during lude income regardless of whether that in plic benefit payments; pensions; rental in g a joint case and you have income that a each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; ney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:		\$6,570.00		
	For last calendar year: (January 1 to December 31, 2016) YYYY		\$8,760.00		
	For the calendar year before that: (January 1 to December 31, 2015) YYYY		\$8,760.00		

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Oberlin Debtor 1 Tony __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Tony		A.	Ob	erlin	Case number	(if known)
	First Name		Middle Name	Las	t Name	_	
Insid corp ager	ders include your orations of which	relatives; a n you are a for a busin	ny general partners n officer, director, ess you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y r more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
V	No						
Ħ	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts gua	for bankruptcy, or ranteed or cosigned t benefited an ins	ed by an insider.	y payments or tran	sfer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				

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Oberlin Debtor 1 Tony Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Tony	A.	Oberlin	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you filed accounts or refuse to make a p			pank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
	City State	Zip Code	-		
12.	Within 1 year before you filed fo appointed receiver, a custodiar			possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes				
Part	t 5: List Certain Gifts and Co	ontributions			
13.	Within 2 years before you filed	for bankruptcy, die	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No ☐ Yes. Fill in the details for ea	ach gift.			
	Gifts with a total value of r	more than \$600	Describe the gifts	Dates you gave the gifts	Value
					_
	Person to Whom You Gave t	he Gift	-		
	Number Street		-		
	City State Person's relationship to you	Zip Code	-		
	Person to Whom You Gave t	he Gift	-		
	Number Street		-		
	City State	Zip Code	-		
	Person's relationship to you	2.5 0000			

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Debt	tor 1		A.	Oberlin	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 vears before vou file	ed for bankruptcy. did	you give any gifts or contril	butions with a total value (of more than \$600	to any charity?
			, a . c a	, you give any give or comm			io any onanty.
	\mathbf{Y}	No					
	Ш	Yes. Fill in the details for		on.			
		Gifts or contributions to that total more than \$60		Describe what you con	tributed	Date you	Value
		that total more than \$60	00			contributed	
				_			
		Charity's Name					
				-			
		Number Street		-			
		Tumbor Onoot					
		City State	Zip Code	-			
						4	
Part	6:	List Certain Losses					
15.		nin 1 year before you filed abling?	d for bankruptcy or sir	nce you filed for bankruptcy	, did you lose anything bed	ause of theft, fire,	other disaster, or
	_						
	✓	No					
		Yes. Fill in the details.					
		Describe the property yo	ou lost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that	·	loss	lost
				pending insurance claims A/B: Property.	s on line 33 of <i>Schedule</i>		
				7VB. Froporty.			
Part	7:	List Certain Payments	s or Transfers				
	Incl	No	tcy petition preparers, o	or credit counseling agencies for	or services required in your ba	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer was made	payment
		Carraged Lavy Firms		A.I			¢400.00
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 400.00		10/12/2017	\$400.00
		20 S. Clark Street					
		Number Street		•			
		28th Floor					
		Chicago Illinois	60603	•			
		City State	Zip Code	•			
		Email or website address					
		Person Who Made the Pay	ment if Not You				
		r order wine made are ray	ymont, ii not rou				
		Person Who Was Paid					
		reison will was raid					
		Number Street		•			
				.			
				•			
		City State	Zip Code				
			Zip Code				
		City State Email or website address	Zip Code				

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Jebtor	r 1 Tony A.	Oberlin	Case number (if known)		
	First Name Middle Name	Last Name			
h	Vithin 1 year before you filed for bankruptcy, on the pour deal with your creditors or to make poor not include any payment or transfer that you list	ayments to your creditors?	our behalf pay or transfer	any property to anyone	e who promised t
	No Yes. Fill in the details.				
L	Tes. Till in the details.				
		Description and value of transferred	any property	Date Amo payment or transfer was made	ount of payment
	Person Who Was Paid	_			
	Number Street				
	City State Zip Code				
L L	nd transfers that you have already listed on this so No Yes. Fill in the details.		property Describe	y proporty or	Data
		Description and value of transferred		y property or ceived or debts paid	Date transfer was made
	Person Who Received Transfer				-
	Number Street	<u> </u>			
	City State Zip Code Person's relationship to you				
	Person Who Received Transfer				
	Number Street	_			
	City State Zip Code Person's relationship to you				
b	Vithin 10 years before you filed for bankruptcy peneficiary? These are often called asset-protection devices.)	y, did you transfer any property to	a self-settled trust or sim	ilar device of which yo	u are a
` [<u>-</u>	No Yes. Fill in the details.				
L	1 es. 1 iii iii ule detaiis.	Description and value o	the property transferred		Date transfer was made
	Name of trust				

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Oberlin Debtor 1 Tony _ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Oberlin Debtor 1 Tony _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1			A.		berlin	Cas	e number (ii	known)		
		First Name		Middle Name	Lá	ast Name					
26.		e you been a part	y in any judio	cial or administ	rative proce	eeding under	any environmen	ntal law? In	clude settler	nents and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or ac	gency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre						Concluded
D		Civo Dotoilo Al	aaut Vauw E	Quaimaga ay C	City	State	Zip Code				
Part		Give Details Al									_
27.	Witl	nin 4 years before			-		-	_		o any busines:	s?
				· ·	-		r activity, either f artnership (LLP)	uII-time or p	part-time		
		A partner in	a partnership)			,				
		_		anaging execution of the voting or a	-		noration				
		No. None of the a				1003 01 4 001	poration				
	씜	Yes. Check all the				ow for each b	ousiness.				
	_				Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	To	
		•		,					110111	10	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street				_			Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	To	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	То	

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Debt	tor 1 Tony		A.	Oberlin	Case number (if known)
	First Na	me	Middle Name	Last Name	
28.		ears before you or other partie		ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	✓ No Yes.	Fill in the details	below.		
				Date issued	
	Nam	e		MM/DD/YYYY	
	Num	ber Street		_	
	City	S	State Zip Code	_	
Part	12: Sign	Below			
t	rue and co	rrect. I understa	and that making a false sta	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature	,		Signature of Debtor 2
		Date 10/14	4/2017		Date
	Did you att	ach additional p	ages to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
[[✓ No Yes				
	Did you pay	or agree to pay	someone who is not an a	ttorney to help you fill out	pankruptcy forms?
Į į	√ No				
į	Yes. Na	me of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Total Case No. Debtor De			Northern Dist	trict of Illinois	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filling of this statement I have received \$3,600.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy. b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Locatify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Locatify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proce	In re	Tony A. Oberlin		Case No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(g) and Fad. Banke, P. 2016(b), I cortify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filling of this statement I have received \$400.00 Balance Due 2. The source of the compensation paid to me was: Debtor		Debtor			,
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$40,00.00 Prior to the filing of this statement I have received \$400,00 Balance Due 2. The source of the compensation paid to me was: Debtor				Chapter	Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,00,00 Balance Due \$3,600,00 2. The source of the compensation paid to me was: Obstor		DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY	FOR DEBTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the filing of th	ne petition in bankruptcy, or agree	d to be paid to me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to ac	ccept		\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I h	nave received		\$400.00
3. The source of the compensation paid to me is: Other (specify)		Balance Due			\$3,600.00
3. The source of the compensation paid to me is: Debtor	2.	. The source of the compensation paid	I to me was:		
A. ☐ Debtor ☐ Other (specify) 4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Debtor	Other (specif	fy)	
4.	3.	. The source of the compensation paid	I to me is:		
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /// Chad Mizelle Signature of Attomey Semrad Law Firm		Debtor	Other (specif	fy)	
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /// Chad Mizelle Date Signature of Attorney Semrad Law Firm	4.			cion with any other person unless	they are
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017 /s/ Chad Mizelle Date Signature of Attorney Semrad Law Firm		members or associates of my lav	v firm. A copy of the agree		
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017 Date Signature of Attorney Semrad Law Firm	5.	a. Analysis of the debtor's finan	_	•	• •
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017 Date Signature of Attorney Semrad Law Firm		b. Preparation and filing of any	petition, schedules, stater	nents of affairs and plan which ma	ay be required;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017		c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and ar	ny adjourned hearings thereof;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017		d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy n	natters;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017	6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services	3:
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 10/14/2017					
debtor(s) in this bankruptcy proceedings. 10/14/2017 Date /s/ Chad Mizelle Signature of Attorney Semrad Law Firm			CERTIF	ICATION	
Date Signature of Attorney Semrad Law Firm			e statement of any agreen	nent or arrangement for payment t	o me for representation of the
Semrad Law Firm		10/14/2017		/s/ Chad Mizelle	
		Date		Signature of Attorney	
Name of law firm				Semrad Law Firm	
				Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Oberlin, Tony A.	Case No	Case No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	RIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their		
Date:	10/14/2017	/s/ Oberlin, Tony			
		Oberlin, Tony A. Signature of Deb			

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MRI American 360 W Butterfield Rd Elmhurst, IL, 60126

AT&T 2001 York Rd Oak Brook, IL, 60523

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Illinois Bell Telephone Co One AT&T Way Ste 3A104 c/o AT&T Services Bedminster, NJ, 07921

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

Prairie Anesthesia LLC. PO Box 4602 Oakbrook, IL, 60522

Quantum3 Group LLC PO Box 788 Kirkland, WA, 98083

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

TORRES CREDIT SRV 27 FAIRVIEW ST STE 301 CARLISLE, PA, 17015

Aaron's Inc d/b/a/ Aaron's 8023 S Cicero Chicago, IL, 60652 Case 17-30818 Doc 1 Filed 10/14/17 Entered 10/14/17 09:04:45 Desc Main Document Page 58 of 68

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Tony A. Oberlin		Case No.	
	Debtor	**************************************	Without Management Community	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	ONPENSATION	OF ATTORNEY FO	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fer compensation paid to me within one ye rendered or to be rendered on behalf or	ear before the filing of the pet	ition in bankruptcy, or agreed to I	be paid to me, for services
	For legal services, I have agreed to acco	ept		\$4,000.00
	Prior to the filing of this statement I ha	ve received		\$400.00
	Balance Due			\$3,600.00
2	. The source of the compensation paid t	o me was•	*	•
	Z Debtor	Other (specify)		
3	. The source of the compensation paid t	o me is:		
	Z Debtor	Other (specify)		
4	. I have not agreed to share the above members and associates of my law	ve-disclosed compensation w v firm.	vith any other person unless they	are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the agreement		
5	. In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;		·	
	b. Preparation and filing of any pe	etition, schedules, statements	of affairs and plan which may be	required;
	c. Representation of the debtor at	the meeting of creditors and	confirmation hearing, and any ac	ljourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and c	other contested bankruptcy matte	rs;
6	. By agreement with the debtor(s), the at	pove-disclosed fee does not in	nclude the following services:	
		CERTIFICAT	ION .	•
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agreement c	or arrangement for payment to me	of for representation of the
	10/12/2017		/s/ Chad Mizelle	The state of the s
	Date		Signature of Attorney	**************************************
			Semrad Law Firm	a projective de la constante d
	******		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

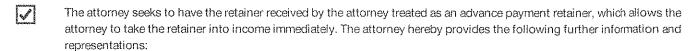
C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000,00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/12/2017	
Signed:	
/s/ Tony Oberlin log llerli	
	/s/ Chad Mizelle
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Tony First Name	A. Middle Name	Oberlin Last Name	Case number (if known)	
Man Maria Control of C	estions for Reporting Purp			
16. What kind of debts do you have?	16a. Are your debts print "incurred by an indiv "Incurred by an indiv No. Go to line 16 Yes. Go to line 1	narily consumer debty vidual primarily for a p 6b. 7. narily business debts s or investment or thr 6c. 7.	ersonal, family, or househ ? Business debts are debt ough the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid	napter 7. Do you estimat		erty is excluded and administrative dicreditors?
^{18.} How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Thomas S	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
•	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have of I request relief in accordance I understand making a faise connection with a bankrup both. 18 U.S.C. §§ 152, 13 /s/Tony Oberlin Signature of Debtor 1	er Chapter 7, I am awa lode. I understand the ne and I did not pay or obtained and read the ce with the chapter of e statement, concealing toy case can result in 141, 1519, and 3571.	are that I may proceed, if elements in the relief available under each agree to pay someone who notice required by 11 U.S. title 11, United States Congressing property, or obtaining in fines up to \$250,000, or in the sup to \$250,000.	de, specified in this petition. noney or property by fraud in mprisonment for up to 20 years, or
Tärkisedellistäätyväätytyläätytyäätytyätyöytyistä siyyyttiintyysistempiatyvaksi 1900 talkisissa 1900 on suon v	Executed on 10/12 Miles	/2017 1 / DD / YYYY	Executed on	MM / DD / YYYY

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Fill maters price	matilon to identify your	ease			
Debtor 1	Tony	A.	Oberlin		•
	First Name	Middle Name	Last Name	SERGA Profession de trades.	
Debtor 2	******************************				
(Spouse, if fling)	First Name	Middle Name	Last Name		
United States E	Bankruptoy Court for the	: Northern	District of Illinois		
Case number			(State)		
(if known)					
					Check if this is
Official	Form 106D	ec			amended filing
Doolovot	ion About on	 ladiridad Mala	mada Balanda		
Decidial	IUII AUUUL aii	Individual Debt	ors scheauie		12/1
If two married	people are filing toget	her, both are equally respon	nsible for supplying corr	ect information.	
You must file t	his form whenever you	i file bankruptov schedules	or amended schedulae	Making a false statement, concealing pro	anatu arabtainina
money or prop	erty by fraud in connec	ction with a bankruptcy cas	e can result in fines up	to \$250,000, or imprisonment for up to 20	years, or both, 18
U.S.C. §§ 152,	1341, 1519, and 3571.			·	•
C:	Dalam				
Privile Sign	neronalization		o controversion processories and construction of the construction		
Did you p	av or agree to pay som	neone who is NOT an attorn	ev to help you fill out ha	ankruotov forme?	•
Manua.			oy to hote you intout pe	anni aproy lating.	
No No					
Yes. I	Vame of person		Attach Bankrupto	y Petition Preparer's Notice, Declaration, and	
(Artistical)			Signature (Officia	l Form 119).	
Under per	າalty of perjury, I decla are true and correct໌.	ire that I have read the sum	mary and schedules file	ed with this declaration and	
mar ney	are title and correct.				
💢 /s/ Tony	Oberlin	CARAGE.	×		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 10/12/2017

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	Tony	Α.	Oberlin	Case number	(ii known)
	First Name	Middle Name	Last Name		
28. Wit cre	hin 2 years before you ditors, or other parties. No Yes. Fill in the details b		ou give a financial staten	nent to anyone about	your business? Include all financial institution
Lumid			Date issued		
	Name		MM/DD/YYYY	-	
	Number Street				
	Addition of the				
	City St.	ate Zip Code	· ·		·
Pari 12	Sign Below				
I have true a	e read the answers on t	this Statement of Financi nd that making a false sta	ial Affairs and any attachi	ments, and I declare u	inder penalty of perjury that the answers are
					3AV or proparty by trassel in connection with
a ban	kruptcy case can resul	It in fines up to \$250,000,	, or imprisonment for up t	erry, or obtaining mor 20 years, or both. 18	ney or property by fraud in connection with 3 U.S.C. §§ 152, 1341, 1519, and 3571.
a ban	ikruptcy case can resul	It in fines up to \$250,000,	, or imprisonment for up to	o 20 years, or both. 18	ey or property by fraud in connection with 3 U.S.C. §§ 152, 1341, 1519, and 3571.
a ban	kruptcy case can result /s/Tony Signature of	Oberlin Oberlin	or imprisonment for up to	20 years, or both, 18	3 U.S.C. §§ 152, 1341, 1519, and 3571.
a ban	kruptcy case can resul	Oberlin Debtor 1	or imprisonment for up to	o 20 years, or both. 18	3 U.S.C. §§ 152, 1341, 1519, and 3571.
a ban	ikruptcy case can resul	Oberlin Debtor 1	or imprisonment for up to	5 20 years, or both. 18 Signature of De	3 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Tony Signature of	Oberlin Debtor 1	or imprisonment for up to	Signature of De	3 U.S.C. §§ 152, 1341, 1519, and 3571.
Did ye	/s/ Tony Signature of	Oberlin Debtor 1	or imprisonment for up to	Signature of De	3 U.S.C. §§ 152, 1341, 1519, and 3571.
Old y	/s/ Tony Signature of Date 10/12/	Oberlin Debtor 1	or imprisonment for up to	Signature of De	3 U.S.C. §§ 152, 1341, 1519, and 3571.
Did y	/s/ Tony Signature of Date 10/12/ ou attach additional pa	Oberlin Debtor 1 2017 ages to Your Statement of	or imprisonment for up to	Signature of De Date	3 U.S.C. §§ 152, 1341, 1519, and 3571.
Did yo	/s/ Tony Signature of Date 10/12/ ou attach additional pa	Oberlin Debtor 1 2017 ages to Your Statement of	f Financial Affairs for Indiv	Signature of De Date	3 U.S.C. §§ 152, 1341, 1519, and 3571.
Did yn Did yn Did yn Did yn	/s/ Tony Signature of Date 10/12/ ou attach additional pa	Oberlin Debtor 1 2017 ages to Your Statement of	f Financial Affairs for Indiv	Signature of De Date riduals Filing for Bank bankruptcy forms?	8 U.S.C. §§ 152, 1341, 1519, and 3571.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Oberlin, Tony A.	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	TRIX
Ti knowledge		rify that the attached list of creditors is to	rue and correct to the best of their
Date:	10/12/2017	/s/ Oberlin, Ton	YA LA OLUL
		Oberlin, Tony A Signature of De	

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Debt	or 1 Tony First Name	A. Middle Name	Oberlin Last Name	Case number (#known)	
16.	Calculate the median f	amily income that applies to	vou. Follow these steps:		and the state of t
	16a. Fill in the state in wi	hich you live.	Illinois		
	16b. Fill in the number o	f people in your household.	1		
17.	household		To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	\$50,765.00
	17a. Line 15b is less	s than or equal to line 16c. On the	ne top of page 1 of this f to NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined not Disposable income</i> (Official Form 122C-2).	
	U.S.C. § 13251	re than line 16c. On the top of p (b)(3). Go to Part 3 and fill out or current monthly income from i	Calculation of Disposa	k box 2, Disposable income is determined under 11 sble Income (Official Form 1220-2). On line 39 of that	
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	e monthly income from line 1			\$1,245.00
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
		ment does not apply, fill in 0 on			-S0.00
	19b. Subtract line 19a			•	\$1,245.00
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	*			\$1,245.00
	Multiply by 12 (the i	number of months in a year).			x 12
	20b. The result is your cu	urrent monthly income for the ye	ar for this part of the for	n.	\$14,940.00
	20c. Copy the median fa	mily income for your state and s	ize of household from lir	ne 16c.	\$50,765.00
21.	How do the lines comp	are?			
		line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
		in or equal to line 20c. Unless of period is 5 years. Go to Part 4.	herwise ardered by the c	ourt, on the top of page 1 of this form, check box	
Pairi	Sign Below				
	By signing here, I de	clare under penalty of perjury th	at the information on this	statement and in any attachments is true and correct.	
	🗶 /s/ Tony Ober	The state of the s	ali x		
	Signature of Deb	10:1	S	ignature of Debtor 2	
	Date 10/12/20 MM/DD/Y	*******	<u> </u>	MM/DD/YYYY	
		do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w		of that form, copy your current monthly income from line	3 † 4